



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Debtors,

Order Filed on January 17, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

MARION MCFADDEN  
NORMA WALLACE MCFADDEN  
DEBTORS.

Case No.: 16-32808  
Chapter: 13  
Judge: VFP

**ORDER REGARDING REQUEST FOR EXEMPTION FROM:**

**CREDIT COUNSELING REQUIRED UNDER 11 U.S.C. § 109(h)(1)**

**PARTICIPATION IN FINANCIAL MANAGEMENT COURSE REQUIRED UNDER 11 U.S.C. § 727(a)(11) or 1328(g)(1)**

**REQUIREMENT TO FILE CERTIFICATION IN SUPPORT OF DISCHARGE REQUIRED UNDER U.S.C. § 1328(a)**

The relief set forth on the following pages, numbered two (2) and three (3) is **ORDERED**.

**DATED: January 17, 2020**

A handwritten signature in black ink, appearing to read "Honorable Vincent F. Papalia".

**Honorable Vincent F. Papalia**  
United States Bankruptcy Judge

This matter having been presented by the debtor pursuant to 11 U.S.C. § 109(h)(4), and for good cause shown, it is

ORDERED that:

X The debtor's request is GRANTED; the debtor is hereby exempt from:

- obtaining budget and credit counseling required under 11 U.S.C. § 109(h)(1) and filing a Certificate of Credit Counseling,
- participating in a Financial Management Course as required under 11 U.S.C. § 727(a)(11), or 1328(g)(1)(1) and filing a Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23),
- filing a Certification in Support of Discharge concerning Domestic Support Obligation as required by 11 U.S.C. § 1328(a). \*

\_\_\_\_ The debtor's request for an exemption is DENIED, and

- the debtor must obtain budget and credit counseling from a United States Trustee approved credit counseling agency and file a *Certificate of Credit Counseling* on or before fourteen (14) days from the date the debtor's petition was filed or the case will be dismissed without further notice,
- the debtor must participate in a Financial Management Course conducted by a United States Trustee approved agency, and file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23)*,
- the debtor must file a *Certification in Support of Discharge* concerning domestic support obligations as required under 11 U.S.C. § 1328(a).

The documents highlighted above must be filed

- on or before the last day to object to discharge has expired,  
or
- on or before the last payment is made to the Standing Trustee on the Debtor's plan.

Failure to do so will result in the debtor's case being closed without the debtor having received a discharge.

\* Requirement for filing of Certificate of Discharge is waived as to Joint Debtor, Norma Wallace McFadden, who is deceased.

A hearing on this matter has been scheduled at the following date and time.

Hearing Date/Time: \_\_\_\_\_

Hearing Location: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Courtroom: \_\_\_\_\_

Certificate of Notice Page 4 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Marion McFadden  
Norma Wallace McFadden  
DebtorsCase No. 16-32808-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

db/jdb +Marion McFadden, Norma Wallace McFadden, 1538 Munn Avenue, Hillside, NJ 07205-1657

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

## \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2020 at the address(es) listed below:

David G. Beslow on behalf of Debtor Marion McFadden yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
 David G. Beslow on behalf of Joint Debtor Norma Wallace McFadden yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
 Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Jill Manzo on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for TOWD POINT MORTGAGE TRUST 2019-4, U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcty@feinsuch.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Mark Goldman on behalf of Joint Debtor Norma Wallace McFadden yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
 Mark Goldman on behalf of Debtor Marion McFadden yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8